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PATENT
Attorney Docket No.: 021756-060140US
Client Reference No.: OID-2008-373-04

TOWNSEND and TOWNSEND and CREW LLP

By: / Jennifer M. Smolen /
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Safaa H. Hashim

Application No.: 10/670,995

Filed: September 23, 2003

For: TECHNIQUES FOR
UNDERWRITING INSURANCE
POLICIES USING WEB-CENTRIC
INSURANCE MANAGEMENT
SYSTEM

Customer No.: 51206

Confirmation No.: 4520

Examiner: Neal Sereboff

Art Unit: 3626

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references, in compliance with the requirements of 37 CFR §1.98(a)(2), are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

References AA-AH were cited in office actions from unpublished, related applications. References AI and AJ are copies of the above-mentioned office actions. The unpublished, related applications are believed to be available to the Examiner on private PAIR.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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